Case 19-29304-ABA Doc 48 Filed 08/05/20 Entered 08/06/20 00:23:57 Desc Imaged Certificate of Notice Page 1 of 4

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J.LBR 9004-1

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Attorney for Secured Creditor

In re:

Gregory Kemp, Valerie James-Kemp,

Debtors.

Chapter: 13

Case No. 19-29304-ABA

Hearing Date: July 21, 2020

Judge: Andrew B. Altenburg Jr.

Order Filed on August 3, 2020

U.S. Bankruptcy Court

District of New Jersey

by Clerk

ORDER CONDITIONALLY GRANTING RELIEF FROM THE AUTOMATIC STAY

The relief set forth on the following page is hereby **ORDERED**.

DATED: August 3, 2020

Honorable Andrew B. Altenburg, Jr. United States Bankruptcy Court Debtor: Gregory Kemp and Valerie James-Kemp

Case No.: 19-29304-ABA

Caption of Order: ORDER CONDITIONALLY GRANTING RELIEF FROM THE

AUTOMATIC STAY

THIS MATTER having been opened to the Court upon the Certification of Default ("COD") filed by Specialized Loan Servicing LLC as servicing agent for The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of CWABS, Inc., Asset-Backed Certificates, Series 2006-25 ("Creditor"), and whereas the post-petition arrearage was \$23,665.60 as of July 14, 2020, it is hereby **ORDERED**:

- 1. The automatic stay provided under 11 U.S.C. §362(a) shall remain in effect as to Creditor's interest in the following property: **913 Easy Street, Millville, New Jersey 08332** ("Property") provided that the Debtors comply with the following:
 - a. On or before September 9, 2020, the Debtors shall cure the entire post-petition arrearage by tendering the same directly to Creditor;
 - b. The Debtors shall resume making the regular contractual monthly payments directly to Creditor as each becomes due, beginning with the August 1, 2020 payment and continuing thereon per the terms of the underlying loan; and
 - c. Remain current on all post-petition payment obligations, as well as all payments being paid through the Chapter 13 Plan.
- 2. The Debtors will be in default under this Order in the event that the Debtors fail to comply with the payment terms and conditions set forth in the above paragraphs.
- 3. If the Debtors fail to cure the default within thirty (30) days from the date of default, Creditor may submit a Certificate of Default to the Court, as well as a proposed order lifting the automatic stay imposed under 11 U.S.C. §362(a) and permitting Creditor to exercise any rights under the loan documents with respect to the Property.

Case 19-29304-ABA Doc 48 Filed 08/05/20 Entered 08/06/20 00:23:57 Desc Imaged Certificate of Notice Page 3 of 4

4. Creditor is awarded reimbursement of attorney fees and costs in the amount of \$250.00 to be paid as an administrative claim.

Case 19-29304-ABA Doc 48 Filed 08/05/20 Entered 08/06/20 00:23:57 Desc Imaged Certificate of Notice Page 4 of 4

United States Bankruptcy Court District of New Jersey

In re: Gregory Kemp Valerie James-Kemp Debtors Case No. 19-29304-ABA Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1 User: admin Page 1 of 1 Date Rcvd: Aug 03, 2020

Form ID: pdf903 Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 05, 2020.

db/jdb +Gregory Kemp, Valerie James-Kemp, 913 Easy Street, Millville, NJ 08332-1587

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 05, 2020 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 3, 2020 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York, as Trustee et al... bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com

Denise E. Carlon on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York, as Trustee et al... dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Gavin Stewart on behalf of Creditor Specialized Loan Servicing LLC bk@stewartlegalgroup.com Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com

Keri P. Ebeck on behalf of Creditor Consumer Portfolio Services, Inc. kebeck@bernsteinlaw.com, ibluemle@bernsteinlaw.com

Rebecca Ann Solarz on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York, as Trustee et al... rsolarz@kmllawgroup.com

Seymour Wasserstrum on behalf of Joint Debtor Valerie James-Kemp mylawyer7@aol.com, ecf@seymourlaw.net;r47769@notify.bestcase.com

Seymour Wasserstrum on behalf of Debtor Gregory Kemp mylawyer7@aol.com,

ecf@seymourlaw.net;r47769@notify.bestcase.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9